

VAN-125 Order re: Credit Counseling Exemption – Rev. 01/06/2016

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF NORTH CAROLINA  
Wilmington Division**

IN RE:

Joyce M. Loney

*(debtor has no known aliases)*

4956 Long Beach Rd, SE  
Ste 14  
Southport, NC 28461

CASE NO.: 16-05804-5-SWH

DATE FILED: November 8, 2016

CHAPTER: 13

**ORDER**

The matter before the court is the request of the debtor(s) for waiver of pre-petition credit counseling required by 11 U.S.C. § 109(h). The request is allowed. The debtor(s) shall obtain counseling from an approved credit counseling agency no later than **December 8, 2016**. Failure to timely file the certificate may result in dismissal of the case.

DATED: November 9, 2016

Stephani W. Humrickhouse  
United States Bankruptcy Judge